GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:2762
ANSWERED ON:02.12.2016
Kisan Credit Cards
Hooda Shri Deepender Singh

Will the Minister of FINANCE be pleased to state:

(a) the number of Kisan Credit Cards (KCCs) holders in the country, State/UTwise;

(b) the details of loans sanctioned/ interest rate charged and the target set and achievements made by the Public Sector Banks (PSBs) in issuing KCCs to the farmers during each of the last three years and the current year, State/UT-wise including Rajasthan;

(c) whether the Government proposes to relax the rules to facilitate KCCs; and

(d) if so, the details thereof and the steps taken/being taken by the Government in this regard?

Answer

The Minister of State in the Ministry of Finance

(a): The State-wise number of Kisan Credit Cards (KCCs) issued by Commercial Banks as on 30.06.2016, as reported by Reserve Bank of India(RBI), is given in Annex-I. The State-wise number of KCCs issued by Cooperative Banks and Regional Rural Banks upto 31.08.2016, as reported by National Bank for Agriculture & Rural Development (NABARD) is given in Annex-II.
(b): The State-wise details of loans sanctioned under KCC by Public Sector Banks (PSBs) during the last three years and the current year (up to 30.06.2016) are given in Annex-III.
Interest rates on loans have been deregulated by RBI and they are now linked to the Base Rate fixed by the banks. However, with a view to ensuring availability of short term agriculture credit at a reduced interest rate of 7% p.a. to farmers, Government of India implements an Interest Subvention Scheme for short term crop loans up to Rs.3.00 lakh. Under the said scheme, additional subvention of 3% is given to those farmers who repay their short term crop loan in time, thereby reducing the effective rate of interest to 4% p.a. for such farmers.
Separate target for issuing KCCs is not fixed. However, Government fixes the target for agriculture credit, which has been surpassed by banks including PSBs over the years. The details of target and achievement in respect of agricultural loans by Commercial Banks including PSBs, Cooperative Banks and Regional Rural Banks during the last three years and current year are as follows :-
(Rs. in crore)
Year Target Achievement
2012-13 5,75,000 6,07,376
2013-14 7,00,000 7,30,122.62
2014-15 8,00,000 8,45,328.23
2015-16 8,50,000 8,77,527.05
2016-17
(up to 30.09.2016) 9,00,000 7,55,995.16*
(up to 30.09.2016)
* Provisional (Source: NABARD)
(c) & (d): In order to ensure that all eligible farmers are provided with hassle-free and timely credit for their agricultural operations, the Government has introduced the KCC Scheme which enables them to draw cash to purchase agricultural inputs such as seeds, fertilizers, pesticides, etc.The KCC Scheme has been simplified further w.e.f. 2012, which has provisions of ATM enabled debit card; loan for post-harvest/consumption/household requirements and maintenance of farm assets; increase in validity of KCC to five years;built-in cost escalation in the limit; any number of drawals within the limit, etc.
Annex-I referred to in reply to part (a) of USQ 2762 for 2.12.2016

No. of operative KCC - JUNE 2016 - Commercial Banks

S.No. State (in actuals)
No. Of Operative KCCs
1 2 7
1 Andamans 573
2 Andhra Pradesh 1599492
3 Arunachal Pradesh 10061
4 Assam 565214
5 Bihar 1398140
6 Chandigarh 1226
7 Chattisgarh 206345
8 Dadra & Nagar Haveli 548
9 Daman & Diu 319

10 Delhi 12030
11 Goa 3433
12 Gujarat 1054663
13 Haryana 615810
14 Himachal Pradesh 205080
15 Jammu & Kashmir 262389
16 Jharkhand 616285
17 Karnataka 894117
18 Kerala 294755
19 Lakshadweep 581
20 Madhya Pradesh 1534681
21 Maharashtra 2229030
22 Manipur 18460
23 Meghalaya 54690
24 Mizoram 13469
25 Nagaland 33107
26 Orissa 642766
27 Puducherry 4492
28 Punjab 810351
29 Rajasthan 1871382
30 Sikkim 5145
31 Tamil Nadu 512459
32 Telangana 1283140
33 Tripura 79457
34 Uttarakhand 229989
35 Uttar Pradesh 3877438
36 West Bengal 1009807
Total 21950924
Source: RBI

Annex-II referred to in reply to part (a) of USQ 2762 for 2.12.2016
No. of Operative KCC as on 31/08/2016 in respect of Cooperative Banks and RRBs

State Operative KCCs (Numbers)
As on 31-08-2016
Andhra Pradesh 2,294,445
Assam 382,832
Arunachal Pradesh # 3,744
Bihar 1,854,159
Gujarat 1,737,113
Goa $ 1,344
Haryana 1,536,600
Himachal Pradesh 125,196
Jammu & Kashmir 50,033
Karnataka 3,257,732
Kerala 960,087
Madhya Pradesh 5,806,383
Maharashtra 5,060,173
Meghalaya # 36,415
Mizoram # 15,522
Manipur # 7,358
Nagaland # 2,972
Odisha 4,233,998
Punjab 1,115,074
Rajasthan 4,176,061
Sikkim #$ 8,310
Tamilnadu 2,073,736
Tripura # 178,951
Telangana 2,160,501
Uttar Pradesh 7,531,907
West Bengal 2,355,431
A & N Islands #$ 6,615
Chandigarh $ -
Daman & Diu #$ -
New Delhi #$ 480
D & N Haveli @$ -
Lakshdweep @$ -
Puducherry # 7,267
Jharkhand 249,670
Chhattisgarh 2,515,866
Uttarakhand 425,811

Total 50,171,786
Source: NABARD
State Cooperative Bank functions as Central Financing Agency
@ No Cooperative Banks in these UTs.
$ No RRB in these States/UTs.

Annex-lll referred to in reply to part (a) of USQ 2762 for 2.12.2016

KCC - Public Sector Banks (Amount in Rupees thousands)

Particulars Agg Crdt Limit Sanctioned (2013)	Agg Crdt Limit Sanctioned (2014)	Agg Crdt Limit Sanctioned (2015)	Agg Crdt Limit Sanctioned (As on 30 June 2016)
State/Year			
Andamans 305.50	203.03	246.00	71.70
Andhra Pradesh 934743.20	650028.37	1400594.47	627325.57
Arunachal Pradesh 1940.84	935.42	976.71	438.55
Assam 82419.51	56282.13	43007.09	16755.64
Bihar 346273.83	218690.39	222687.08	115386.76
Chandigarh 29126.61	5943.81	4915.46	1775.65
Chattisgarh 52582.19	64134.50	87178.93	53617.49
Dadra & Nagar Haveli 106.53	299.74	145.35	57.60
Daman & Diu 5.15	242.00	318.95	30.76
Delhi 11401.31	8043.05	2798.61	1042.13
Goa 7074.89	5354.02	1383.61	593.85
Gujarat 329337.08	315109.27	423978.15	422297.16
Haryana 350173.93	404671.49	536403.05	314492.22
Himachal Pradesh 51291.75	56226.32	68840.10	34821.10
Jammu & Kashmir 4183.84	4412.01	5422.21	2556.34
Jharkhand 76874.00	54680.91	52651.86	35547.67
Karnataka 655418.27	788689.79	843682.22	439016.48
Kerala 132806.55	195422.83	164193.13	103465.41
Lakshadweep 27.28	2783.91	144.17	59.70
Madhya Pradesh 592392.20	388262.33	592136.77	458053.62
Maharashtra 875974.30	634580.23	746963.57	509294.43
Manipur 2728.51	2532.94	980.40	642.54
Meghalaya 8198.75	10277.50	5132.86	1587.20
Mizoram 4517.05	1970.18	836.30	368.07
Nagaland 5070.13	4284.79	4394.65	1691.01
Orissa 111018.99	100824.71	73169.88	52413.23
Puducherry 18778.31	47433.69	20463.98	3398.58
Punjab 909887.08	927511.98	1047486.71	608624.59
Rajasthan 700872.83	1099832.89	1009106.33	555778.69
Sikkim 11021.87	1392.02	1514.51	711.75
Tamil Nadu 520196.44	925635.92	347343.23	207152.30
Telangana 0.00	423528.44	1198227.82	223825.61
Tripura 11516.20	8169.69	6542.47	2232.35
Uttarakhand 175503.67	167398.07	183084.16	78367.46
Uttar Pradesh 1458548.01	2000189.10	1628014.13	1066537.00
West Bengal 202307.72	544056.94	178184.50	74032.42
All India 8674624.31	10120034.42	10903149.45	6014062.64